

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Citron, LLC

130 Clinton Road, Suite 202

Fairfield, NJ 07004

Telephone Number: 973-575-0707

Attorneys for Secured Creditor,

Nationstar Mortgage, LLC

Laura M. Eggerman, Esq.

In Re:

Craig R. Hughes, Jr.

Michelle L. Hughes

Debtor(s).



Order Filed on January 30, 2017
by Clerk U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-14170-JNP

Chapter 13

Judge: Jerrold N. Poslusny, Jr.

ORDER RESOLVING MOTION TO VACATE STAY

The relief set forth on the following pages, numbered two (2) through (3) is **ORDERED**.

DATED: January 30, 2017

A handwritten signature in dark ink, appearing to be "J. Poslusny", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: Nationstar Mortgage, LLC

Applicant's Counsel: RAS Citron, LLC

Debtor's Counsel: Richard S. Hoffman, Jr., Esq.

Property Involved ("Collateral"):

Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for 8 months, from 06/01/2016 to 01/01/2017.

☒ The Debtor is overdue for 8 payments at \$1,596.27 per month.

☐ The Debtor is assessed for ____ late charges at \$_____ per month.

Funds Held in Suspense: \$737.46

Total Arrearages Due: \$12,032.70

2. Debtor must cure all post-petition arrearages, as follows:

☒ Immediate payment shall be made in the amount of \$5,000.00. Payment shall be made no later than January 31, 2017.

☒ Beginning on February 1, 2017, regular month mortgage payments shall continue to be made in the amount of \$1,596.27.

☒ Beginning on February 15, 2017, additional monthly cure payments shall be made in the amount of \$1,172.12 for 6 months.

☐ The amount of \$_____ shall be capitalized in the Debtor's Chapter 13 plan. The Debtor's monthly payment to the Chapter 13 Trustee is modified to be \$_____ per month for ____ months and then \$_____ for ____ months.

3. Payments to the Secured Creditor shall be made to the following address(es)

☒ Immediate Payment:

Nationstar Mortgage, LLC
Attn: Bankruptcy Department
PO Box 619094
Dallas, TX 75261

☒ Regular monthly payment:

Nationstar Mortgage, LLC
Attn: Bankruptcy Department
PO Box 619094
Dallas, TX 75261

☒ Monthly cure payment:

Nationstar Mortgage, LLC
Attn: Bankruptcy Department
PO Box 619094
Dallas, TX 75261

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☒ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$350.00, and costs of \$176.00.

The fees and costs are payable:

☒ Through the Chapter 13 plan.

☐ To the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

By: /s/ Richard S. Hoffman
Richard S. Hoffman, Jr. Esq.
Hoffman DiMuzio
Attorney for Debtor

By: /s/ Laura Egerman
Laura M. Egerman, Esq.
RAS Citron, LLC
Attorney for Secured Creditor

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Craig R. Hughes, Jr.
Michelle L. Hughes
Debtors

Case No. 16-14170-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2017.

db/jdb +Craig R. Hughes, Jr., Michelle L. Hughes, 109 Dealtown Road, Pittsgrove, NJ 08318-3817

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Bank of America, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Justin Plean on behalf of Creditor NATIONSTAR MORTGAGE LLC jplean@rasflaw.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC legerman@rasnj.com,
gshasa@rasnj.com, bmusarra@rasnj.com, bkyecf@rasflaw.com
Richard S. Hoffman, Jr. on behalf of Debtor Craig R. Hughes, Jr. rshoffman@hoffmandimuzio.com,
lmcevoy@hoffmandimuzio.com; jslachetka@hoffmandimuzio.com
Richard S. Hoffman, Jr. on behalf of Joint Debtor Michelle L. Hughes
rshoffman@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com; jslachetka@hoffmandimuzio.com
Tammy L. Terrell on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com
TOTAL: 9